



P.O. Box 1800
Saint Paul, Minnesota 55101-0800

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2726 WEST CORTEZ CONDOMINIUM ASSOC
2726 W CORTEZ ST UNIT 1
CHICAGO IL 60622-3419

**To Contact U.S. Bank**

**24-Hour Business
Solutions:**

1-800-673-3555

U.S. Bank accepts Relay Calls**Internet:**

usbank.com

NEWS FOR YOU

Scan here with your phone's camera to download the U.S. Bank Mobile App.



The Real-Time Payments (RTP®) network allows fund transfers directly between financial institutions with 24/7/365 payment processing. In April 2019, all U.S. Bank routing numbers became eligible to receive incoming real-time payments. Since that time, the fees for these incoming payments were waived. However, effective Aug. 1, 2020, U.S. Bank will begin charging \$1.00 for each of these incoming payments. Fees will be reflected on your statement beginning in early September. If you no longer wish to receive incoming real-time payments, contact your Personal Banker, Treasury Management consultant or Commercial Customer Service team.

As the RTP® network continues to grow, it may be a good time to explore how its 24/7, real-time payment capability could help your business. If you haven't tried RTP and want to discuss adding this capability to your U.S. Bank services, contact your Personal Banker, Treasury Management Consultant or Commercial Customer Service team.

Member FDIC

Account Number 1-993-7777-4021

SILVER BUSINESS CHECKING

U.S. Bank National Association

Account Summary

| | # Items | |
|---------------------------------------|----------------|-----------------|
| Beginning Balance on Aug 3 | \$ | 1,448.57 |
| Other Deposits | 7 | 9,454.50 |
| Card Deposits | 1 | 6,853.00 |
| Card Withdrawals | 1 | 4.62- |
| Other Withdrawals | 4 | 468.48- |
| Checks Paid | 2 | 15,825.00- |
| Ending Balance on Aug 31, 2020 | \$ | 1,457.97 |

Other Deposits

| Date | Description of Transaction | Ref Number | Amount |
|--------|--|---|-----------|
| Aug 7 | Mobile Check Deposit | 9253382739 | \$ 110.00 |
| Aug 10 | Electronic Deposit REF=202230082799400N00 | From VENMO 5264681992CASHOUT 3891400320 | 1,855.50 |
| Aug 10 | Electronic Deposit REF=202230082799380N00 | From VENMO 5264681992CASHOUT 3891396910 | 2,999.00 |
| Aug 17 | Zelle Instant On 08/16/20 | PMT From KEEN, KRISTIN PMT ID=BAC776125af5 | 550.00 |
| Aug 17 | Zelle Instant On 08/15/20 | PMT From KEEN, KRISTIN PMT ID=BACbbd7a9d15 | 3,500.00 |
| Aug 25 | Electronic Deposit REF=202370184220420N00 | From VENMO 5264681992CASHOUT 4327391600 | 258.00 |



Outstanding Deposits

| DATE | AMOUNT |
|-------|--------|
| | |
| | |
| TOTAL | \$ |

Outstanding Withdrawals

| DATE | AMOUNT |
|-------|--------|
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| TOTAL | \$ |

1. List any deposits that do not appear on your statement in the Outstanding Deposits section at the left. Record the total.
2. Check off in your checkbook register all checks, withdrawals (including Debit Card and ATM) and automatic payments that appear on your statement. Withdrawals that are NOT checked off should be recorded in the Outstanding Withdrawals section at the left. Record the total.
3. Enter the ending balance shown on this statement. \$ _____
4. Enter the total deposits recorded in the Outstanding Deposits section. \$ _____
5. Total lines 3 and 4. \$ _____
6. Enter the total withdrawals recorded in the Outstanding Withdrawals section. \$ _____
7. Subtract line 6 from line 5. This is your balance. \$ _____
8. Enter in your register and subtract from your register balance any checks, withdrawals or other debits (including fees, if any) that appear on your statement but have not been recorded in your register.
9. Enter in your register and add to your register balance any deposits or other credits (including interest, if any) that appear in your statement but have not been recorded in your register.
10. The balance in your register should be the same as the balance shown in #7. If it does not match, review and check all figures used, and check the addition and subtraction in your register. If necessary, review and balance your statement from the previous month.

IMPORTANT DISCLOSURES TO OUR CONSUMER CUSTOMERS

In Case of Errors or Questions About Your Checking, Savings, ATM, Debit Card, ACH, Bill Pay and Other Electronic Transfers

If you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, we must hear from you no later than 60 days* after we sent you the FIRST statement on which the error or problem appeared. Telephone us at the number listed on the front of this statement or write to us at U.S. Bank, EP-MN-WS5D, 60 Livingston Ave., St. Paul, MN 55107.

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, we may take up to 45 days to investigate your complaint. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

*Please note: Paper draft and paper check claims must be disputed within 30 days per Your Deposit Account Agreement.

IMPORTANT DISCLOSURES TO OUR BUSINESS CUSTOMERS

Errors related to any transaction on a business account will be governed by any agreement between us and/or all applicable rules and regulations governing such transactions, including the rules of the National Automated Clearing House Association (NACHA Rules) as may be amended from time to time. If you think this statement is wrong, please telephone us at the number listed on the front of this statement immediately.

CONSUMER BILLING RIGHTS SUMMARY REGARDING YOUR RESERVE LINE

What To Do If You Think You Find A Mistake on Your Statement

If you think there is an error on your statement, write to us at:

U.S. Bank, P.O. Box 3528, Oshkosh, WI 54903-3528.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar Amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Reserve Line Balance Computation Method: To determine your **Balance Subject to Interest Rate**, use the dates and balances provided in the Reserve Line Balance Summary section.

The date next to the first Balance Subject to Interest is day one for that balance and is applicable up to (but not including) the date of the next balance (if there is one). We multiply the Balance Subject to Interest by the number of days it is applicable and add them up to get the same number of days in the billing cycle. We then divide the result by the number of billing days in the cycle. This is your **Balance Subject to Interest Rate**. Any unpaid interest charges and unpaid fees are not included in the Balance Subject to Interest. The ***INTEREST CHARGE*** begins from the date of each advance.

REPORTS TO AND FROM CREDIT BUREAUS FOR RESERVE LINES

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

CONSUMER REPORT DISPUTES

We may report information about account activity on consumer and small business deposit accounts and consumer reserve lines to Consumer Reporting Agencies (CRA). As a result, this may prevent you from obtaining services at other financial institutions. If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: Consumer Bureau Dispute Handling (CBDH), P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.





Case: 1:19-cv-05684

2726 WEST CORTEZ CONDOMINIUM ASSOC
2726 W CORTEZ DR CHICAGO IL 60622-3419

Business Statement

Account Number:

1 993 7777 4021

Statement Period:

Aug 3, 2020

through

Aug 31, 2020



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(CONTINUED)

Account Number 1-993-7777-4021

SILVER BUSINESS CHECKING

U.S. Bank National Association

Other Deposits (continued)

| Date | Description of Transaction | Ref Number | Amount |
|-----------------------------|--|--|--------------------|
| Aug 27 | Electronic Deposit REF=202400013784640N00 | From VENMO 5264681992CASHOUT 4339028960 | 182.00 |
| Total Other Deposits | | | \$ 9,454.50 |

Card Deposits

Card Number: xxxx-xxxx-xxxx-4803

| Date | Description of Transaction | Ref Number | Amount |
|--|----------------------------|--|--------------------|
| Aug 7 | ATM Deposit | US BANK RIVERFRT CHICAGO IL Serial No. 003468134110SUS27450 | \$ 6,853.00 |
| Card xxxx-xxxx-xxxx-4803 Deposit Subtotal | | | \$ 6,853.00 |
| Total Card Deposits | | | \$ 6,853.00 |

Card Withdrawals

Card Number: xxxx-xxxx-xxxx-4803

| Date | Description of Transaction | Ref Number | Amount |
|---------------------------------------|---------------------------------------|--|---------------------|
| Aug 7 | Debit Purchase 102490 *****4803 | CVS/PHARMACY #08 Chicago IL On 080720 ILNKILNK REF 022018102490 | 9008071316 \$ 4.62- |
| Card 4803 Withdrawals Subtotal | | | \$ 4.62- |
| Total Card Withdrawals | | | \$ 4.62- |

Other Withdrawals

| Date | Description of Transaction | Ref Number | Amount |
|--------------------------------|---|---|-------------------|
| Aug 14 | Analysis Service Charge | 1400000000 | \$ 4.00- |
| Aug 17 | Electronic Withdrawal REF=202270065012620N00 | To ERIE INS GROUP 1256038677ERIEXPSPAYQ970203667 | 201.63- |
| Aug 27 | Electronic Withdrawal REF=202390027079390N00 | To COMED 2360938600UTIL_BIL 4323131320 0827 | 20.35- |
| Aug 27 | Electronic Withdrawal REF=202390041754740N00 | To CITY OF CHICAGO 1366005820WATER BILL844956-620029 | 242.50- |
| Total Other Withdrawals | | | \$ 468.48- |

Checks Presented Conventionally

| Check | Date | Ref Number | Amount | Check | Date | Ref Number | Amount |
|-------------------------------------|--------|------------|-----------|-------|--------|------------|----------------------|
| 1031 | Aug 17 | 8055323236 | 15,575.00 | 1032 | Aug 11 | 8352585714 | 250.00 |
| Conventional Checks Paid (2) | | | | | | | \$ 15,825.00- |

Balance Summary

| Date | Ending Balance | Date | Ending Balance | Date | Ending Balance |
|--------|----------------|--------|----------------|--------|----------------|
| Aug 7 | 8,406.95 | Aug 14 | 13,007.45 | Aug 25 | 1,538.82 |
| Aug 10 | 13,261.45 | Aug 17 | 1,280.82 | Aug 27 | 1,457.97 |
| Aug 11 | 13,011.45 | | | | |

Balances only appear for days reflecting change.

ANALYSIS SERVICE CHARGE DETAIL

Account Analysis Activity for: July 2020

| | | |
|-------------------------------------|-----------------|---------|
| Account Number: | 1-993-7777-4021 | \$ 4.00 |
| Analysis Service Charge assessed to | 1-993-7777-4021 | \$ 4.00 |



Case: 1:19-cv-05684

2726 WEST CORTEZ CONDOMINIUM ASSOC
2726 W CORTEZ ST 202-26 Filed: 05/23/24 Page 4 of 4 PageID #:4339
CHICAGO IL 60622-3419

Business Statement
Account Number:
1 993 7777 4021
Statement Period:
Aug 3, 2020
through
Aug 31, 2020

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ANALYSIS SERVICE CHARGE DETAIL**(CONTINUED)****Service Activity Detail for Account Number 1-993-7777-4021**

| <u>Service</u> | <u>Volume</u> | <u>Avg Unit Price</u> | <u>Total Charge</u> |
|--|---------------|-----------------------|---------------------|
| Depository Services | | | |
| Combined Transactions/Items | 15 | | No Charge |
| Copy of Check/Deposit Ticket | | | |
| First | 2 | | No Charge |
| Next | 2 | | 4.00 |
| Total | 4 | | 4.00 |
| Charge For Neg Coll Balance | 2.76 | | No Charge |
| Subtotal: Depository Services | | | 4.00 |
| Fee Based Service Charges for Account Number 1-993-7777-4021 | | | \$ 4.00 |